



Trustfund Pensions Marks World Savings Day



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JOKES & PUZZLES

Trustfund Pensions Celebrates Customer Service Week, 2019

By Corporate Affairs Unit



L-R: Dr. Kenule Ikordeme, Head Quality Assurance, ProHealth HMO; Osarobo Oluwale Nosa, Nurse at Katameya First Call Hospital, Abuja; Mrs. Helen Da-Souza, MD/CEO Trustfund Pensions Limited; Chukwudebelu Ugochi, HMO desk officer/Nurse at Katameya First Call Hospital; Monica Ani, Company Secretary/Legal Adviser, Trustfund Pensions Limited and Mrs. Rachael Osa-obi, Head Customer Relationship Management, Trustfund Pensions Limited commemorating the 2019 Customer Service Week at Trustfund Pensions Head Office, Abuja.

Trustfund Pensions Limited, one of the leading Pension Fund Administrators (PFAs) has joined the rest of the world to celebrate the 2019 Customer Service Week, themed "The Magic of Service." The weeklong event which was celebrated from 7th - 11th October 2019 in all the Company's branches and service centres across the country had a line up of activities ranging from free medical checks for walk in customers, Managing Director/CEO and EXCO interfacing with customers and enlightenment lecture on the topic "The Magic of Service in a Competitive industry."

Customer Experience Defines Customer Service – Trustfund Pensions

The type of experience a customer gets during his/her encounter with a service agent goes a long way in creating a perception of what customer service is and that may become his own definition of what customer service is all about. Trustfund Pensions' Executive Director, Finance and Benefits Administration, Mr Andrew Onyilokwu stated this while addressing Trustfund staff during the enlightenment lecture organised as part of the activities mapped out to commemorate the 2019 Customer Service Week.

Mr Onyilokwu, in his address, noted that: "When we say customer service, it means different things to different people but it is important for us to have a very clear idea of what the Company does. For a company like ours, we do different things at different times, from the point where a customer walks into our office or is being approached by one of our business executives, to the point of filling an RSA registration form, opening an RSA account, then funding begins and from time to time when customers need clarifications on certain issues, they are attended to."

He however noted that all the above are preliminaries to the ordinary client as what he understands as good customer service is that when he needs his money, he gets it without any stress or complaints. It is therefore important that financial service providers take into cognizance that at the end of it all, as far as the Pension or Banking industry is concerned, when a customer comes calling, the kind of experience he gets that day is his own definition of what customer service is all about." He noted.

He implored staff to apply a more proactive approach to customer service delivery notwithstanding their various departments or units. According to him, "From time to time customers have all kind of experience with us. Some of us are aware of the structure of the company but the customer is not aware of that and is not interested. His only interest is that his need must be met. So if for any reason the issue on ground is not directly about your unit, please make sure that you go ahead to get in touch with whoever it is and ensure that the customer is satisfied before he leaves." He added that events like this are important so that staff will be better exposed to how they can improve their customer service delivery.

PHOTO SPEAKS



CUSTOMER RELATIONSHIP MANAGEMENT TEAM



L-R: Mr Andrew Onyilokwu, ED Finance and Benefits Administration; Mr Dahiru Abdulkadiri, Surveillance Department, PenCom; Mrs Rachael Osa-Obi; Head CRM Dept.



Mr Andrew Onyilokwu, ED Finance & Benefits Administration interfacing with a customer



Customer receiving medical check up.

What Customer Service is in the Pension Industry and How We Should Improve It – Dahiru

By Corporate Affairs Unit

As part of the events mapped out to celebrate the 2019 Customer Service Week, Trustfund Pensions Limited organised an enlightenment lecture on the theme: “The Magic of Service in a Competitive Industry.” The lecture, which was held at the Company’s Head office in Abuja on Thursday, 10th October, 2019 had as its guest speaker Mr Abdulkadir Dahiru from the Surveillance Department of the National Pension Commission (PenCom) who gave a detailed explanation on what customer service in the pension industry is all about and how staff can improve their service delivery to meet customer satisfaction.

According to him, “customer service is what will promote your brand and give you an edge in the market place.” He added that, “the pension industry is a service industry, hence, does not produce any product or goods but only renders pension related services such as opening of Retirement Savings Accounts (RSAs) which go through an accumulation phase of employers remitting pension for their employees on a monthly basis. We gather these funds, we invest it, we build on these funds and then at the end of the day, after your working life, you can retire, chill and your payment will be coming to you.”

Highlighting the responsibilities of PFAs to their customers, Dahiru noted that; “It is very important that in collecting contributions of our customers, we do it as efficiently as possible, their account should be credited as early as possible and that our investment activities give fair returns. PFAs should give the best returns available.

This, according to him, is in accordance with section 55 of the Pension Reform Act (PRA) 2014 which saddles PFAs with the responsibility of opening RSA accounts, investing the money and providing customer service support for employees including statement of accounts on demand.

He further noted that, from the Commission’s perspective, “customer service ensures that every RSA holder who has a right to benefits is provided with the tools to understand the nature of the service provided by the PFA; its promised benefits, and who bears the risk. It involves ensuring that members receive the precise information and are aware of all relevant changes in guidelines and impact these changes will have on their benefits.”

Dahiru who described customer service as “any tangible or intangible value increasing activities that are related to the product or services directly or indirectly to meet customer expectation so as to provide customer satisfaction and loyalty”, explained that whatever you do to increase the value of the service you provide, improving customers experience and enhancing their satisfaction can be said to be customer service.

Speaking on the importance of good customer service, the PenCom official said that “Where you have a good customer service, the PFA will get a lot of feedback from its clients, they will be very involved and that really helps you to do your business. It is not only about what you do but communicating what you do to your customers in a timely manner, providing accurate information and of course where they have complaints or enquiries, how do you pride as a company to make sure that you meet that need or issue.



Good customer service is very critical to the pension industry and business success because it could bring about customer loyalty, referral and in the long run will add to shareholder value as well as influence company growth.”- Abdulkadir Dahiru .

Trustfund Pensions Marks 2019 World Savings Day

By Corporate Affairs Unit

As part of its commitment in creating a financially secured future, Trustfund Pensions Limited, one of the top most Pension Fund Administrators (PFAs) in Nigeria has joined the rest of the world to mark the 2019 World Savings Day.

In accordance with a directive from PenCom for all Pension Fund Administrators to voluntarily participate in this celebration, which is a celebration that is in line with global best practice and is recognized world over, Trustfund Pensions Limited decided to adopt an Annual Essay Competition for Senior Secondary School students in the Federal Capital Territory (FCT) as part of its Corporate Social Responsibility (CSR) Initiative which will serve as a platform to introduce the savings culture to the younger generation as part of the process of preparing them for their leadership roles in the future.

While delivering an opening remark at the prize giving ceremony of the 2019 Trustfund Pensions Essay competition, held on 31 October, 2019 at the Company's Head office in Abuja, the Company's MD/CEO, Mrs Helen Da-Souza who was represented by the Head, Business Development and Management, Mrs Eno Adetayo-Olugbemi, disclosed that, "This event is part of our robust Corporate Social Responsibility (CSR) Initiative which is our channel of giving back to the society, thereby touching the world."

She added that, "It is our belief that there is no age restriction to savings and the earlier we teach our young ones the enormous advantages of savings, the better they appreciate its essence and adopt it as a lifestyle."

While appreciating the Federal Capital Territory Secondary Education Board for their support to the success of the project, Da-Souza noted that, "Last year, we piloted the maiden edition of the competition in collaboration with the FCT Secondary Education Board (FCT-SEB) where 67 Government Senior Secondary Schools in the FCT participated."

The topic, "Savings should be considered a Virtue and Followed as a Practice, Discuss" was chosen by the Management of Trustfund Pensions and approved by FCT-SEB as the essay topic for this year's edition of the competition which kicked-off in July 2019.

According to Da-Souza, the topic "was carefully chosen not just to expose the students to savings but also to make them see savings as a great personal virtue.

As was done last year, students from 67 Government Senior Secondary Schools in the FCT participated in this year's competition and a team of teachers within the FCT were selected to mark the scripts and the best 10 essays were shortlisted.

At the grand finale of the competition which was held at the Trustfund Head office in Abuja on the 31st of October (World Savings Day), the students who had emerged as the top 4 students in this year's essay competition were awarded.

While Nwanwa Chinenye Joan from School for the Gifted, Gwagwalada emerged Winner of the Essay Competition, Ezechukwu Victoria from Government Science Technical College, Garki bagged the 2nd position award while Adewale Dorcas from Government Secondary School, Gwagwa and Osoria Rejoice from Model Secondary School, Maitama emerged 3rd and 4th positions respectively.

The winners and their respective schools were awarded with cash prizes and educational materials.



WINNING STUDENT'S ESSAY

SAVING AS A VIRTUE AND A PRACTICE THAT MUST BE FOLLOWED

All over the world there is a clear uncertainty in the economy especially in the third world countries where even the leaders are not interested in the welfare of the citizenry. It is not uncommon to see most African leaders result to borrowing money either from other countries or the International Monetary Fund (IMF). The financial future of most countries is bleak and as such it is incumbent on the people to plan their future, based therefore on this, it is very important to people to as a matter of urgency inculcate the virtue of savings to ensure their future.

Savings as a virtue and practice should not be neglected by people as a virtue that must be imbibed. "How is saving a virtue and a practice that must be followed". To this effect, I consider it necessary to split the words and throw a little light on each of the key terms. Savings refers to one's ability to keep things especially money instead of spending or using it to buy something better or to enjoy and use wisely in the future. On the other hand, virtue is defined as a particular good quality or habit while practice is a thing done regularly a habit or culture. Frankly speaking, saving is one virtue that must not be neglected and must be instilled and inculcated into individuals from childhood.

Firstly, one's ability to save indicates a good managerial skill. By this, it refers to the ability of individuals to manage and make good use of their resources not withstanding its abundance. Most importantly, in the Girl child it shows the potentials and skills of making a good wife. Imagine a family with a mother who buys impulsively. Though the family might be rich but due to the non-thrifty behavior of the mother, one indisputable fact is that such family may end in loss in the long run basically of the fact that money and finances are not used frugally or judiciously and as such most of the things purchased will be of little or no significance to the members of the family. Still within the family, newly married couple must begin to save from the start because it is unwise and unreasonable for individuals to wait to save the excess. The truth is that the need of man is insatiable and as such one must take out even the smallest or least percentage of his or her income and save it in a consistent manner. They must save so that when the woman eventually conceives and gives birth, the baby will not born into a hard life where feeding, clothing and shelter is cumbersome or becomes a tug of war. The parents will be able to provide the basics required for such child to grow hale and hearty like his or her peers. Eventually, when the child starts schooling there would not be need for such a child to drop out of school due to lack of finances to sponsor his or her education. Sequel to this, the the future of

the child is secured. However, it is advisable for parents to open a savings account for their children from birth. This savings account can be operated such there is no withdrawal of money till adulthood which is commonly at eighteen. Logically speaking, it parents deposits a minimum of N2,000 per month, you will agree with me that by the time the child is natured and of an adult age, the money would have amounted and yielded to a mega amount which will be sufficient for the child's survival even if the parents are late.

Secondly, the virtue of saving cannot be over stressed to the businessman. Business men do a lot of saving for their business to thrive and expand accordingly come to think of an individual who spends and uses any money at hand extravagantly. Trust me, in a month a less, the business will fold and crash at the end of the day leaving such individual in less together with dejection and frustration.



2019 TRUSTFUND PENSIONS ESSAY
COMPETITION WINNER
NWANWA CHINEYE JOAN

WINNING STUDENTS ESSAY **contd.**

Furthermore, saving is of an inestimable importance to the community at large, and must be considered as a significant practice that must be followed. This is because it creates a phenomenon which is termed 'multipliers effect'. Multipliers effect comes on board when investment of savings to start up small and medium scale industries brings about job opportunities for individuals who will in turn invest the money, thus, making the action to go on in circles and repeatedly. Moreover, when this occurs there will be a drastic reduction in the census of Nigerian youth roaming the street jobless, thereby solving one of Nigerian's greatest bane; unemployment. This benefit in turn gives rise to another as there will be a gradual reduction in the rate of crime. It is well known that unemployment leads to crime like the old saying "An idle mind is the Devil's workshop".

However, savings is not only limited to money and it likes. Investment in landed properties, estate managements, ware housings and so on forms a crucial aspect of saving. Economically speaking, Assets appreciates and gives profits which are of greater value than what was invested. Assets are things of value, especially property, that a person or company owns, which can be sold to pay debts if it may arise. Savings can be invested into assets that may take the form of land, estates, plazas, warehouses and just but a few to maintain. This asset offers a high profit and as such it aids in securing the financial status of the individual.

Moreover, life is unpredictable some things which was never planned for may occur. Saving will enable individuals to be competent enough to tackle such occurrence and bring a solution to whatever it may be. An accident may occur, an individual may fall sick, a need arises and the money is needed as a solution. Anyone who saves will not be taken unawares and such person will be able to solve the problem from what he or she has reserved.

Also, investing finances or savings in shares, bond and stocks in the stock market is one that cannot be neglected. Shares are units or equal value into which a company a divided and sold to raise money.

Bond is an arrangement by companies to pay interest on the money that is lent and stocks is the value of shares that a company or business firm have sold. The money accumulated and directed towards this sector is more profitable than banking. This is because banks interest rate is low and really not encouraging.

Most importantly, one of the challenges facing Africa and our country; Nigeria in particular is the inability of the African leaders to appropriately manage funds or revenue and make a meticulous budget in spending the country's finances. Sometimes, African leaders spend money on things which are not really important neglecting that there is always a "scale of preference". Due to this, the countries tend to go bankrupt and opt for borrowing money from other well-to-do countries and other institutions like the capital market. Therefore, if leaders are able to manage funds appropriately the third world countries will step up to become developed nations.

Nevertheless, saving among individuals is not without some limitations. Some of which are; lack of public awareness and automation whereby individual are not cognizant of the merits they stand to get from possessing the virtue of saving. Also, due to the high cost of purchasing assets, most individuals tend to get discouraged from investing their finances and capital. More to that, when individuals are not taught and imbibed with a saving culture from a tender age they tend to find it difficult to practice it even at adulthood.

Conclusively, the essence of saving cannot be overemphasized because the role it plays is innumerable and cannot be estimated. I believe that all hope is not lost; Nigeria can still become the nation we have all dreamt for if only we can discover and make the habit of saving a culture and a virtue that must be passed on from one generation to another. The effect will first be seen in individuals and consequently it will affect the larger world in a positive and beneficial manner. Therefore, the opinion that "saving is a virtue and practice that must be followed" is and will always remain a fact and not a fallacy. Thus, saving culture must be imbibed in every child from a tender age.

BY: NWANWA CHINEYE JOAN
SCHOOL FOR THE GIFTED,
GWAGWALADA, ABUJA.

PHOTO SPEAKS



L-R: WINNER, 2019 ANNUAL TRUSTFUND PENSIONS ESSAY COMPETITION, JOAN CHINEYE NWANWA FROM SCHOOL OF THE GIFTED & HEAD BUSINESS DEVELOPMENT & MANAGEMENT, TRUSTFUND PENSIONS, REPRESENTING MD/CEO TRUSTFUND PENSIONS, MRS HELEN DA-SOUZA.



L-R: FIRST RUNNER-UP, VICTORIA EZECHUKWU FROM GOVERNMENT SCIENCE TECHNICAL COLLEGE, GARKI & TIJANI MURITALA, HEAD BENEFITS DEPARTMENT TRUSTFUND PENSIONS



L-R: SECOND RUNNER-UP, DORCAS ADEWALE FROM GOVERNMENT SECONDARY SCHOOL, GWAGWA, & JOSEPH ALI, HEAD INVESTMENT DEPARTMENT, TRUSTFUND PENSIONS.

PenCom to Penalise PFAs for Wrongly Paid Benefits

The National Pension Commission (PenCom) has ordered the Pension Fund Administrators (PFAs) to investigate all reported cases of dead Retirement Savings Account (RSA) holders before making any payment to the beneficiaries. The regulator said any wrong payment of death entitlement would be borne by the PFA.

PenCom stated this in a circular to all licensed Pension Fund Administrators titled; ‘Addendum to the circular on revised procedures on the processing of death benefits.’ Part of it reads “In the event of payment to wrong beneficiaries, PFA shall be liable and pay from its statutory reserve fund.”

Earlier, the Commission had revealed that some unidentified fraudsters under the guise of being relatives of workers and retirees under the Contributory Pension Scheme (CPS) had been approaching the PFAs to collect the pensions of contributors.

The fraudsters, who had been deceiving the PFAs with fake documents, had successfully collected the pension benefits of some living workers and retirees after providing ‘evidences’ that they were dead. The Commission revealed this in a circular titled, ‘Revised procedures on processing of death benefits’, which was sent to the PFAs. It stated in the circular, “The Commission has received series of complaints from retirees, who alleged that their PFAs have wrongfully paid their benefits to their next of kin or legal beneficiaries, while they are still alive and in active service without their consent. “Following these complaints and reports by the PFAs, it has become imperative to issue additional measures to curb these complaints and strengthen the processes and practices of processing and payment of death benefits.”

However, many of such cases had continued to drag without being resolved. In the new circular, the Commission said the PFAs were required to enhance the internal controls and carry out further investigation on the documentation submitted by the next of kin of the deceased before submission to the Commission for approval. It stated that the PFAs should ensure due diligence and conduct search at the probate registry of the issuing authority to confirm the genuineness of the documents, as well as the verification of the named administrator and sureties.

Source: Punch - <https://punchng.com/pencom-to-penalise-pfas-for-benefits-wrongly-paid/>



Federal Government to Float N10tr Infrastructure Bond

The Senate on Thursday 24th October 2019 agreed with the Federal Government on the need to float an Infrastructure Bond of N10trillion towards creating a financial pool to meet funding gaps and road infrastructure deficit in the country.

The Minister of Works and Housing, Babatunde Raji Fashola (SAN) made the proposal when he appeared before the National Assembly Joint Committee on Works for the defence of the ministry's 2020 budget estimates.

The Chairman of the Joint Committee, Senator Adamu Aliero said from the observation of members of the Committee, the Federal Government would require funds in the size of the 2020 budget which is N10.33trillion to finance the 540 roads planned to be completed under the 2020 fiscal year. Fashola said the bond when realised would help close gaps in fund releases and annual deficits in the capital budget.

According to Minister, the proposed bond should be given a legal backing with a very competitive coupon rate, saying investors, ministries and government agencies would readily commit their money, if backed by law. Aliero, on his part said the bond has become necessary to be able to bridge infrastructure gaps even if it means the roads would be tolled to recoup the funds.

Meanwhile, the Ministry of Works and Housing has proposed the sum of N287.2billion for its 2019 budget as against N428.4 billion appropriated for the ministry of power, works and housing in the 2019 fiscal year.

Source: The Nation - <https://thenationonlineng.net/fed-govt-to-float-n10tr-infrastructure-bond/>Sanni Onogu



KNOW YOUR FOREX

How to Start Forex Trading?

Forex trading can now be done by anyone in Nigeria, anytime, from home or anywhere through the internet. All you need to trade forex online is a laptop, good internet connection, good trading strategy tested on demo & starting capital which we recommend to be at least ₦50,000. You need to sign up with a Forex broker. There are many 'good' & 'scam' brokers. We will tell you exactly who to choose. Finally, once you have a trading account we will show you the Forex Orders that you can place, and the profit/loss calculation. To start forex trading, follow the following steps:

STEP ONE: OPEN ACCOUNT WITH A FOREX BROKER

In order to trade forex, you need to find a broker. There are numerous forex brokers available for Nigerian traders such as Hotforex, Exness, XM Forex, FXTM, Forex.com, FxPro, Oanda etc.

Forex Trading is risky, so have a working strategy before trading live.

Start with Demo Accounts: Never start trading directly on a live account if you are a beginner as your real money will be at risk. It is advised to first create a demo account with the broker of choice and then learn to trade by building & testing out a trading strategy that works for you. Once you are confident about your trading style & strategy, only then you should decide to trade with real money on a Live account. Once you have found the forex broker of your choice, you can then open an account with that broker to start trading (or demo account to learn). This account will enable you to place your trades in the interbank market at the live currency prices. If you are creating a Live account: All reputed brokers have some sort of KYC (ID & Address proof verification) & you cannot start trading in the market without verifying your account with any of the regulated broker. Once the verification is complete, you will need to make a deposit to fund your live account. These funds will be used to place live trades at the real market prices.

STEP TWO: PLACE YOUR FIRST TRADE

After you have created your live account & funded it with your Forex broker, you can then open your first trade. The two positions that you can take in the Forex market are either the "long position" or the "short position"

You need to study and analyse the trading charts or the market news & then decide whether you want to place a buy order or a sell order. The long position implies that you are buying a currency pair and are betting on it to rise in value in the future. For example, if the current market price of EUR/USD is 1.1000 and you believe that it would reach 1.25 in the near future then you can place a buy order, hence you would be buying Euros and selling US Dollars. Buy order in forex is similar to buying an equity stock. You buy the currency at a low price, and once it reaches a higher value, you can then sell off the currency, thus making your profit. The short position can be taken when you believe the price of the currency will fall in the upcoming period. If the present price of EUR/USD is 1.10 & you think that it would fall to 1.0 in the near future then you can place a sell order in the market. You can place a sell order when the currency is at a higher price and then when the value falls significantly, you can buy it back at lower price, thus realizing your profit.

STEP THREE: CLOSE THE TRADE

To realize your profit (or loss), you need to close the trade that you opened. Profit or Loss? Depending on the movement of the currency pair that you were trading, you will either be profitable or make a loss once you close the trade. Example: If you have placed a buy/long order on EUR/USD, and the price of the pair goes up by 100 pips, and you decide to close the trade. You would have made a profit of around \$100 (minus spread) if you are trading 1 Mini Lot. But if the EUR/USD goes down 100 pips, and you decide to close the trade. You will make a loss in this case.



Source:
<https://www.forextrading.ng/#forextrading>

How to Avoid Injury in a Soccer Match

Injury is the biggest concern for most if not all soccer players. Below are the advice from health professionals to help you reduce your risk of injury.

5 Tips You Should Remember To Prevent Yourself From Injury

- **Choosing suitable shoes and leg guard (shin guard)**

It seems very simple, but choosing the right shoes is a necessary and essential job. For those who are new to this sport, you should know that suitable protective gear and shoes are very important. Other than that, there are also other protective gear that you need to consider, one of which is the leg guards. A leg guard also works not only to shield the leg bone but also to support your ankle during a hard impact. As for the goalkeeper, it is necessary to be equipped with thick ribbed gloves to avoid the case of the finger being turned upside down by the force of the ball.

- **Do not go to the field when you haven't fully recovered from injury**

If your old wound has not recovered, practicing too much can lead to a higher risk of serious injury. Hence, not only are you highly advised against competing on the field, even standard practice is a big no-no. Injuries like tendon or muscle tension can be made better (not healed, just better) by treating it with applying ice to the wounded area (do not apply to the open wound) and at least half an hour of resting.

Remember that your body needs time to repair the damage dealt by your career, so lay-off until you are fully recovered.

- **Listen carefully to your body signal**

Your body does send you alert for things that are not right. They are called body signals. Even signal as benign as a flu or cold are quite devastating when you push yourself to play sports, especially one with high intensity like soccer. You run the risk of passing out and many other more severe consequences by pushing yourself under circumstances like that.

Pay attention to your body, it works like a machine and it also needs rest

- **Warm-up exercises before playing**

Doing some warm-up exercises is an essential preparation before joining the match. Some soft exercises include light jogging, or jumping. If you do not warm up the joints and muscles first, your body will not be able to respond immediately to high-intensity activities when you are on the pitch.

- **Try practicing physical exercise everyday**

Nowadays, we mostly sit at a desk working or studying all day (unless you are a professional player), and consuming meals that do not follow any scientific and healthy plan. You can kiss your football hobby goodbye if you keep up that sort of lifestyle.

Source: Complete Sports-<https://www.completesports.com/tips-avoid-injury-soccer-match/>



Diet and High Blood Pressure

One of the steps your doctor may recommend to lower your high blood pressure is to start using the dietary approach to stop hypertension. The diet is simple.

- Eat more fruits, vegetables, and low-fat dairy foods.
- Cut back on foods that are high in saturated fat, cholesterol, and trans fats.
- Eat more whole-grain foods, fish, poultry, and nuts.
- Limit sodium, sweets, sugary drinks, and red meats.
- Salt has always been public enemy number one for your blood pressure. But is sugar worse?
- Add a serving of vegetables at lunch and at dinner.
- Add a serving of fruit to your meals or as a snack. Canned and dried fruits are easy to use, but check that they don't have added sugar.
- Use only half your typical serving of butter, margarine, or salad dressing, and use low-fat or fat-free condiments.
- Drink low-fat or skim dairy products any time you would normally use full-fat or cream.
- Limit meat to 6 ounces a day. Make some meals vegetarian.
- Add more vegetables and dry beans to your diet.
- Instead of snacking on chips or sweets, eat unsalted pretzels or nuts, raisins, low-fat and fat-free yogurt, frozen yogurt, unsalted plain popcorn with no butter, and raw vegetables.
- Read food labels to choose products that are lower in sodium.

Source: <https://www.webmd.com/hypertension-high-blood-pressure/guide/dash-diet#1>



What Business Casual Really Means

Business casual dress is typically defined as a professional, yet somewhat relaxed style.

- However, definitions of what exactly constitutes as "business casual" can vary based on factors like company, climate, and culture.
- No matter what, you'll always want to make sure you're dressing for success.

It's not always obvious what exactly "business casual dress" means.

Generally, Oxford Dictionary defines the term as "a style of clothing that is less formal than traditional business wear, but is still intended to give a professional and businesslike impression." But what does that mean from a practical standpoint? Fashion and style are subjective, but it's still a crucial distinction to be able to make in the professional world. If you lean too hard on the "business" aspect, you could find yourself feeling stuffy and overdressed. And, of course, overemphasizing the "casual" part and is hardly ideal, either. You don't want to find yourself embarrassed and looking unprofessional in flip flops or sweatpants. "It is critically important to be aware of dress codes, understand what they mean, and follow them. Employees are obliged to comply with company standards. Oftentimes, that means maintaining a professional appearance in the office, at client sites, and any business functions." said Darlene Price, president of Well Said, Inc.,

During her 20-plus years working as an executive coach, Price said one of the most frequent career roadblocks she has observed is inappropriate dress in the workplace. "Many highly intelligent, well-qualified, capable men and women are often disqualified or dismissed because 'they don't sell for what they're worth,'" Price told Business Insider. "They've left the 'business' out of 'business casual' and the lack of professional appearance holds them back.

Appropriate business casual dress typically includes slacks or khakis, dress shirt or blouse, open-collar or polo shirt, optional tie or seasonal sport coat, a dress or skirt at knee-length or below, a tailored blazer, knit shirt or sweater, and loafers or dress shoes that cover all or most of the foot.



Source: Business Insider by Pulse - <https://www.pulse.com.gh/bi/strategy/what-business-casual-really-means/t4c50yb>

6 Healthy Superfood Smoothies

Ingredients

Babe Ruth Strawberry Pineapple Banana

Smoothie:

1 cup Strawberries
 1/2 cup Pineapple
 1 Banana
 2 cups Orange Juice
 1/2 cup Greek Yogurt
 1 cup Spinach optional
 1 Tablespoon Chia or Flaxseeds optional
 Ice

Sweet Cherry Almond Smoothie:

1 1/2 cups Cherries frozen
 1 cup Almond Milk
 1 scoop Protein Powder
 1 Banana
 Ice
 Optional: top with unsweetened coconut flakes +
 almond butter

Lovely Greens Smoothie:

1 cup Pineapple
 2 cups Spinach
 1/2 cup Grapes
 1 1/2 cup Orange Juice
 1 Banana
 Ice

Peachy Mango Smoothie:

1 cup Peaches
 1 cup Mangoes
 1 Banana
 1 cup Orange Juice
 1/4 teaspoon Turmeric
 1/4 teaspoon Ginger

Chocolate Powerhouse Smoothie:

1 cup Coconut Milk
 1 scoop Chocolate Protein Powder
 1/2 cup Blueberries
 1 cup Spinach
 1 Banana
 1 Tablespoon Almond Butter
 Ice

Youthful Glow Green Smoothie:

2 Handfuls approximately 2 cups Kale or Power
 Greens Mix
 2 Handfuls approximately 2 cups Baby Spinach
 2 cups Pure Apple Juice
 1/2 Cucumber
 1/2 Lemon squeezed (for extra benefits, use the
 juice from
 an entire lemon)
 1 Banana
 Ice
 Optional:
 1 teaspoon Fresh Ginger grated
<https://www.modernhoney.com/youthful-glow-green-smoothie/>

Instructions

Add ingredients into a blender and blend until smooth and creamy. Add ice depending on temperature preference. Frozen bananas work best in smoothies. Peel, slice in half, and place in a large Ziploc bag in the freezer overnight. Add more spinach and kale to increase nutritional benefits.

Nutrition Facts

129 Calories from Fat 9%
 Daily Value* Total Fat 1g 2%
 Cholesterol 1mg 0%
 Sodium 17mg 1%
 Potassium 522mg 15%
 Total Carbohydrates 26g 9%
 Dietary Fiber 2g 8%
 Sugars 18g
 Protein 4g 8%
 Vitamin A 19.4%
 Vitamin C 118.4%
 Calcium 6.1%
 Iron 4.6%

<https://www.modernhoney.com/6-healthy-superfood-smoothies/>



LAUGH OUT LOUD

- Women really know how to hold a grudge. My wife asked me to pass her a lip balm. And by mistake, I gave her a tube of Super Glue. It's been a month now and she's still not speaking to me!
- Today, my son came to me and gave me a hug – out of the blue. I was very pleasantly surprised – that is, until I heard him tell his father, “You're right. She did gain weight.”
- Wait for me honey; I'm just finishing my make-up.
You don't need make-up, Jane.
Oh, Richard.... really? That is so sweet of you!
You need plastic surgery.
- Two men are discussing their lives. One says, "I'm getting married. I'm sick of a messy apartment, dirty dishes, and no clothes to wear." The other one says, "Hey, I'm getting divorced for the same reasons."
- I used to believe that the brain was the most important organ. But then I thought, hey, look who's telling me that.
- Light travels faster than sound. That is why some people appear quite bright – until you hear them talk.
- A woman gets on a bus with her baby. The bus driver says, "That's the ugliest baby that I've ever seen. Ugh!" The woman goes to the rear of the bus and sits down, fuming. She says to a man next to her, "The driver just insulted me!" The man says, "You go right up there and tell him off – go ahead, I'll hold your monkey for you."
- An elderly couple are in church. The wife leans over and whispers to her husband, "I just let out a long, silent fart. What should I do?" The husband replies, "First off, replace the batteries in your hearing aid!"



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Y Q P E N S I O N R L J S P G N
O J R E R E T I R E M E N T I T
I O O P C N O M N P D N N O E I
C L N I O L N A C U I R L N F N
S A V I N G S N E P L A G V I G
S P T K T R U S T F U N D T N E
F L N J I L N I N I P D L N A N
D U G D N U G F G E W Y J G N T
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